

## AUTO REPAIR PROGRAM EXTENSIONS OF COVERAGE

<u>COVERAGE</u>	<u>DEDUCTIBLE</u>	<u>COVERAGE EXTENSIONS †</u>	<u>OPTIONAL COVERAGE EXTENSIONS ‡</u>
1. Trees, Shrubs & Plants	\$500	\$500 / Tree, Plant, Shrub \$5,000 / per Occurrence	or \$ / Tree, Plant, Shrub \$ / per Occurrence
2. Signs, Fences, Poles	\$500	\$5,000	or \$
3. Valuable Papers	\$500	\$5,000	or \$
4. Property of Others	\$500	\$10,000	or \$
5. Property - Off Premises	\$500	\$5,000	or \$
6. Fire Department Fees	\$500	\$5,000	or \$
7. Money & Securities	\$500	\$2,500 Inside / Outside	or \$ [redacted] Inside / Outside
8. Glass - Exterior Plate	\$250	\$250 / per Plate \$1,000 / per Occurrence	or \$ [redacted] / per Plate \$ [redacted] / per Occurrence
9. Sewer & Drain Back-up	\$500	\$5,000	or \$
10. Building Ordinance or Law			
* Loss to unchanged portion	None	Incl. in Bldg. Limits	
* Increased Cost	\$500	10% of Bldg. Limit Subject to \$50,000 Maximum	or [redacted] % of Bldg. Limit Subject to \$ [redacted] Maximum
* Demolition	\$500	10% of Bldg. Limit Subject to \$25,000 Maximum	or [redacted] % of Bldg. Limit Subject to \$ [redacted] Maximum
11. Accounts Receivable	\$500	\$5,000	or \$ [redacted]
12. Arson Information Reward	None	\$5,000 Maximum	or \$ [redacted]
13. Extra Expense: Monthly Limit 50% / 75% / 100%	None	\$10,000	or \$ [redacted]
14. Extra Expense - Time Element	None	Ext. to 180 Days Time Limit	or [redacted]
15. EDP - Including: Extra Expense, Software & Hardware	\$500	\$5,000	or \$ [redacted]
16. Employee Dishonesty, Form A	\$500	\$5,000	or \$ [redacted]
17. Customer's Goods - In Vehicle	\$500	\$2,500	or \$ [redacted]
18. Credit Card Transactions	\$500	\$1,000	or \$ [redacted]

† Coverage Extensions      Applicable Coverage Forms:      CP0010(10-90) CP1030(07-88) CP0050(07-88) MLO10IM(05-92)  
CR1000(10-90)

‡ Optional Coverage Extensions      Applicable Coverage Forms:      CP0090(07-88) CP0010(10-90) CP1030(07-88) CP0050(07-88)  
CP0405(10-90) CP0015(11-85) CM0001(11-85) CM0028(11-85) MLO10IM(05-92)  
MLOC151a(05-92) CM0066(12-85)CM0067(11-85) ML001IM(07-88)  
CR1000(10-90) CR0004(10-90) CR0001(10-90)

**BUILDING AND BUSINESS  
PERSONAL PROPERTY COVERAGE  
FORM CP0010**

**SECTION A. COVERAGE**

The above form is amended as follows:

1. **Signs, Fences, and Poles** - Section 1, Paragraph (b), is amended to provide coverage for Business Personal Property located within 1,000 feet of the describe premises. Section 5, Paragraph (e), Outdoor Property, the limit of liability is amended to read: \$5,000 but not more than \$500 for any one tree, shrub or plant.
2. **Valuable Papers and Records - Cost of Research** - Section 5, Paragraph (c), Valuable Papers and Records - Cost of Research - the limit of liability is increased to \$5,000.
3. **Personal Effects and Property of Others** - Section 5 - Paragraph (b), Personal Effects and Personal Property of Others, the limit of liability is increased to \$10,000.
4. **Property Off Premises** - Section 5, Paragraph (d), Property Off Premises, the limit of liability is increased to \$5,000.
5. **Fire Suppression and Fire Department Service Charges** - This clause replaces Paragraph 4 (c), Additional Coverages/Fire Department Service Charge.

When the fire department is called to save or protect Covered Property from a "Covered Cause of Loss", we will pay for your liability for fire department service charges:

- a. Assumed by contract or agreement prior to loss; or
- b. Required by local ordinance.
- c. The most we will pay for fire department service charges is \$5,000 per occurrence.

When a fire suppression device is discharged to save or protect covered property, we will pay for your costs to clean up the fire suppression materials and to have the fire suppression device recharged or reset.

The most we will pay for Fire Suppression and Fire Department Service charges at any premises listed in the schedule of this endorsement is \$5,000.

6. **Money & Securities** - Section 2, Paragraph (a) - Delete exclusion for money, currency and securities. Coverage is provided for loss of currency and securities caused by a "Covered Cause of Loss" for up to \$2,500per occurrence.

**CAUSES OF LOSS  
SPECIAL FORM CP1030**

The above form is amended as follows:

**SECTION B**

**1. Section B - Exclusions**

Paragraph B-1-a, (1) and (2), Ordinance and Law is Deleted.

Paragraph B-1-g, (3) Water That Backs Up From a Sewer or Drain is Deleted.

**SECTION C**

**2. Section C - Limitations**

Paragraph 2, Glass Coverage is amended to increase the limit of liability for each plate, pane, multiple plate, insulating unit, radiant or solar heating panel, jalousie, louver or shutter to \$500. The maximum for all loss of or damage to building glass that occurs at any one time is increased to \$1,000.

**SECTION E**

**3. Section E - Additional Coverage Extension**

Paragraph 3, Water That Backs Up From a Sewer or Drain is Added: Loss or damage from water that backs up from sewers or drains is covered subject to a maximum limit of liability of \$5,000.

## SUPPLEMENTAL COVERAGES

### A. ORDINANCE OR LAW COVERAGE - Exclusion B.1.a. Ordinance or Law of Form CP1030 is Deleted.

1. Coverage A - Coverage for Loss to the Undamaged Portion of the Building. If a "Covered Cause of Loss" occurs to covered building property at a location shown on the schedule of this endorsement, we will pay for loss or damage caused by enforcement of any ordinance or law that:
  - a. Requires the demolition of part of the same property not damaged by a "Covered Cause of Loss";
  - b. Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and
  - c. Is in force at the time of loss.

Coverage A is included within the limit of insurance applicable to the covered building.

2. Coverage B - Demolition Cost Coverage. If a "Covered Cause of Loss" occurs to covered building, we will pay up to 10 percent (10%) of the limit of insurance applicable to the damaged building, subject to a \$25,000 maximum per occurrence to demolish and clear the site of undamaged parts of the property caused by enforcement of building, zoning, or land use ordinance or law.

The COINSURANCE Additional Condition does not apply to Demolition Cost Coverage.

3. Coverage C - Increased Cost of Construction Coverage. If a "Covered Cause of Loss" occurs to covered building, we will pay up to 10 percent (10%) of the limit of insurance applicable to the damaged building, subject to a \$50,000 maximum per occurrence, to pay for the increased cost to repair, rebuild or property caused by enforcement of building, zoning or land use ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law.

However, we will not pay for the increased cost of construction if the building is not repaired or replaced.

The COINSURANCE Additional Condition does not apply to Increased Cost of Construction Coverage.

4. We will not pay under this endorsement for the cost associated with any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants." "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

5. Under Coverage A - Coverage for Loss to the Undamaged Portion of the Building

- a. If the Replacement Cost option applies and the property is repaired or replaced on the same premises, we will not pay more for the loss or damage to Covered Property, including loss caused by the enforcement of ordinance or law, than the lesser of:
  - 1) The amount you actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or
  - 2) The limit of insurance applicable to the covered building property.
- b. If the Replacement Cost Coverage option applies and the property is not repaired or replaced; or if the Replacement Cost Coverage option does not apply; we will not pay more for loss or damage to Covered Property, including loss caused by enforcement of an ordinance or law, than the lesser of;
  - 1) The actual cash value of the damaged building at time of loss; or
  - 2) The limit of insurance applicable to the covered building.

6. We will not pay more under Coverage B - Demolition Cost Coverage than the lesser of the following:

- a. The amount you actually spend to demolish and clear the site of the described premises; or
- b. Ten percent (10%) of the limit of insurance applicable to the covered building subject to a maximum of \$25,000.

7. a. We will not pay under Coverage C - Increased Cost of Construction:

- 1) Until the property is actually repaired or replaced, at the same or another premises; and
  - 2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
- b. If the building is repaired or replaced at the same premises, or you elect to rebuild at another premises, the most we will pay under Coverage C is the lesser of:
    - 1) The increased cost of construction at the same premises; or
    - 2) Ten percent (10%) of the limit of insurance applicable to the covered building property, subject to a maximum of \$50,000.

c. If the ordinance or law requires relocation to another premises, the most we will pay under Coverage C is the lesser of:

- 1) The increased cost of construction at the new premises; or
- 2) Ten percent (10%) of the limit of insurance applicable to the covered building, subject to a \$50,000 maximum per occurrence.

8. The terms of this coverage apply separately to each building to which this endorsement applies.

## **B. ACCOUNTS RECEIVABLE**

1. We will pay:

- a. All amounts due from your customers that you are unable to collect;
- b. Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
- c. Collection expenses in excess of your normal collection expenses that are made necessary by the "loss"; and
- d. Other reasonable expenses that you incur to re-establish your records of accounts receivable;

that result from "Covered Causes of Loss" to your records of accounts receivable. The most we will pay for this coverage is \$5,000 per occurrence.

## **C. ARSON REWARD**

1. We will pay arson reward that you give to someone that discloses information that leads to the conviction of a person or persons for arson at a described premises.
2. The most we will pay under this extension is \$5,000.
3. No deductible applies to this coverage extension.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## CREDIT CARD TRANSACTIONS

This endorsement modifies insurance provided under the following:

### BUILDING AND PERSONAL PROPERTY COVERAGE FORM

#### A. Coverage

##### 5. Coverage Extensions

###### f. Credit Card Transactions

Business Personal Property coverage is extended to include a limit of **\$1,000** for Credit Card transactions for sums owed to you by customer, if you are unable to collect as the direct result of loss and/or damage to credit card slips from the following causes of loss:

- (a) fire and lightning
- (b) windstorm or hail
- (c) explosion
- (d) riot or civil commotion
- (e) aircraft
- (f) vehicles
- (g) smoke
- (h) vandalism and malicious mischief
- (l) weight of ice, snow, or sleet

In the event you are not able to establish accurately the amount of any insured loss involving credit card slips, the loss shall be computed as follows:

- a) Calculate the percentage of credit card sales to total sales for the 12 months immediately preceding the month in which the loss occurs, or such part thereof for which you have been in business.

Apply the percentage developed in (a) to the total sales for the month in which the loss occurred to establish the amount of credit card sales for the month.

- b) When the total sales for the month in which the loss occurred are unknown, the total sales shall be established on the basis of total sales for the last month for which sales figures are available. This amount shall be increased or decreased in conformity with the normal fluctuations of the business and by giving due consideration to the experience of the business.
- c) We will deduct from the amount of credit card sales, however established:
  - (1) the amount of credit card sales evidenced by records not lost or damaged, otherwise established or collected by you.
  - (2) an amount to allow for probable bad debts which would have been uncollectible by you.